

Chapter 13 Plan Summary

Debtor: Marion Ball SSN: 9378 Net Monthly Earnings: \$395.00
Joint: XXXXXXXXXX SSN: XXXX Number of Dependents: 1

I. Plan Payments:

X Debtor(s) propose to pay direct a total of \$395.00 ☐ Weekly ☐ Biweekly ☐ Semi-Monthly ☒ Monthly into the plan; or
Payroll deduction Order To For \$0.00 ☐ Weekly ☐ Biweekly ☐ Semi-Monthly ☐ Monthly/

Length of plan is approximately 60 months, and the total to be paid into the plan is approximately \$23,700.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See §132(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
Alabama DOR	Taxes	\$464.00	\$8.29

B. Total ATTORNEY FEE: \$ 2,750.00, \$ 150.00 paid pre-petition; \$ 800.00 to be paid upon confirmation and \$78.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid by:	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
None		Debtor 0.00 Trustee \$0.00		\$0.00	0	0%	\$00.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Number of months	Fixed Payments to Begin
Dunn's Wholesale Auto - 910 vehicle, no MTV	\$28.00	\$14,416.00	\$5,650.00	\$8,766.00	00 Ford Expedition	4.25%	\$284.25	56	N/A

III. Other debts (not shown in 1. or 2. above) which Debtor(s) propose to pay direct:

Name of Secured Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
None				

IV. Special Provisions. Explanation:

☒ This is an original plan. ☐ This is an amended plan replacing plan dated . ☒ This plan proposes to pay unsecured creditors \$2,500.00*.
☐ Debtor assumes/rejects (circle one) lease and/or executory contract with . ☒ Other provisions. 1. If Debtors(s) has/have a Mortgage(s)

Debtor(s) reserve(s) the right to amend this plan to add post-petition mortgage arrearage; 2. On any claim not listed on the Plan Summary, other than an arrearage claim for post-1994 mortgage, that if later determined to be secured claim, the Debtor(s) propose(s) that interest at the annual percentage rate of 4.25% be paid on the secured portion of said claim and that said claim will receive a fixed payment based on an amortization over the length of the plan; 3. Debtor(s) propose(s) to remit to the Standing Chapter 13 Trustee all non-exempt proceeds from any lawsuit or cause of action; 4. Debtor(s) propose(s) no adequate protection payment on any over-secured claim or to any claimant who fails to file an allowed secured claim or to any claimant that fails to file an allowed secured claim prior to confirmation of this or any amended plan. On all claims entitled to receive an adequate protection payment, said payment shall be remitted monthly until such time as this plan of reorganization has been confirmed; 5. Debtor(s) will continue to pay pre-petition and post-petition utility service debt (specifically including Alabama Power Electric Service Debt) in the ordinary course of business in lieu of posting a deposit as adequate assurance of future utility payment under Bankr Code Sec. 366. Debtor(s) acknowledge(s) that the automatic stay does not bar the efforts of any utility company (specifically Alabama Power) to collect pre-petition and post-petition utility service debt; 6. Debtor proposes a pot of \$2,500.00 to unsecured creditors based upon disposable income, not liquidation.*

Attorney for Debtor
Donald L. Dionne
Dionne & Dionne
9217 Old Greensboro Rd
Tuscaloosa, Alabama 35405
(205) 349-5911

Dated: March 1, 2010

Dated: March 1, 2010

/S/ Marion Ball
Marion Ball

/S/

CERTIFICATE OF SERVICE

I certify that on March 1, 2010, I have caused a copy of the forgoing to be served upon the individuals or entities listed below by placing a copy of the same in the United States Mail, first-class postage prepaid, and properly addressed or by electronic mail where available:

All parties on the mailing list from the Clerk's CM/ECF system

/S/ Donald L. Dionne
Of Counsel